PAYMETRON

electronic payments

INTEGRATED CREDIT CARD PROCESSING

USER GUIDE

User Guide
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1. Introduction

Information in this User Guide is intended to help you become more familiar with the options and features offered by Paymetron. Each section contains a brief overview of the associated operations and procedures, as well as, graphical illustrations providing step-by-step instructions.

If you would like more information on electronic credit card processing, please read Appendix B for more details.

A Brief Summary of How Paymetron works with Go Figure

Paymetron is a separate software program designed to work with your Go Figure software program.

Paymetron performs the following functions:

- Gathers credit card payment requests from Go Figure
- Sends the data for processing
- Resolves failed requests
- Reports payment request status

Gathering of Payment Requests

Payment requests executed in the Go Figure program are grouped into two categories.

1. **"Bank Deposits"**
    - Monthly credit card drafts
    - Other Payments not yet deposited
    - Add a deposit
2. "**Point of Sale**" (**POS**)
    - Payments for Month to Month or Prepay Members
    - Product Sales
    - Payments from Collections
    - New Member Signup

Sending the Data to the Payment Processor

A complete credit card payment transaction requires two steps. **"Authorization"** confirms that the credit card is valid and that the request is acceptable. **"Settlement"** collects the money and deposits it into your bank account.

"Bank Deposits" -- AUTHORIZED AND SETTLED

Payments recorded using the Bank Deposits are both **Authorized** and **Settled** at the completion of the deposit.

"Point of Sale" (POS) -- AUTHORIZED ONLY

Product Sales and other POS transactions are authorized only. Settlement must be completed later. These payments can be settled manually or they will be settled automatically with the next "Bank Deposit".

Reports: The status of your credit card payment requests can be viewed using the "Reporting" feature in Paymetron.

Resolution of Failed Credit Payment Requests

Paymetron will assist you in handling failed requests. A request can fail for a variety of reasons. In this guide, all types of failed payment requests will have a description to the reason why it failed. The Troubleshooting Guide and Users Guide provide resolutions for failed payments, as well as other specific issues.

Reporting

Paymetron will automatically generate the most common daily reports. The Paymetron main menu also has a "Reports" section that will allow you to create a custom report based on your own specifications.

Your Merchant Account Provider will provide you with a monthly printed and/or online **statement**. These are the official records of your processed transactions and can be used to verify funds deposited in and collected from your bank account.

Installation and Setup

Please follow the accompanying Installation and Setup Guide that will help guide you through the installation and configuration process.

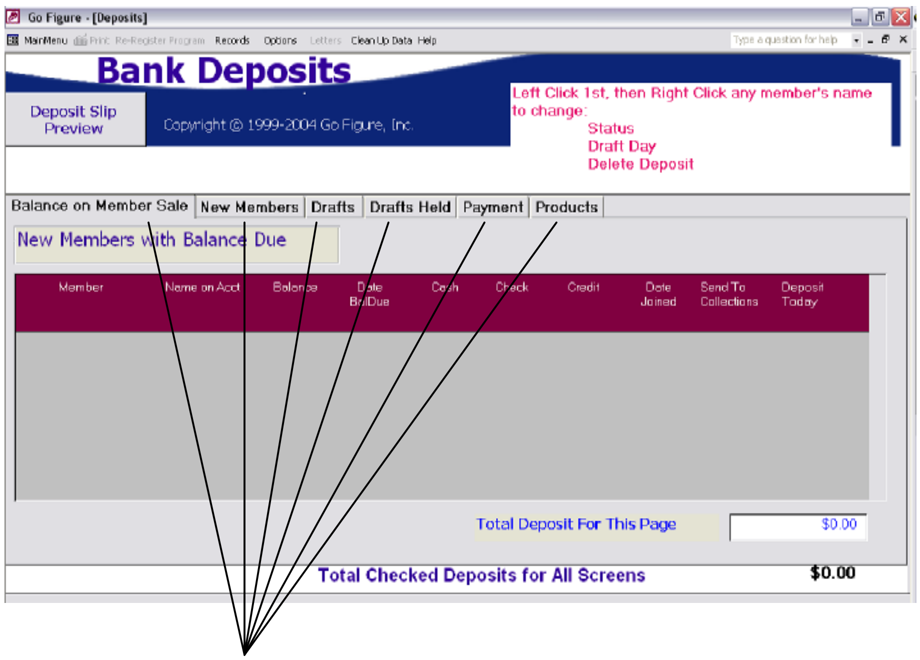
This guide can be accessed directly from the software distribution CD, from the Customer Support section of www.paymetron.com, or through **Start** > **Programs** > **Paymetron** > **Installation and Setup** after Paymetron is installed.

Paymetron can be removed from your computer through **Start** > **Programs** > **Paymetron** > **Uninstall Paymetron.** The Paymetron folder (C:\Program Files\Paymetron) will not be deleted; therefore, the Paymetron history, payment state, and other data will be kept.

If you do not intend to install Paymetron again, this folder can be deleted; otherwise, a new Paymetron installation will use your existing data.

2. Charging Through "Bank Deposits" (AUTHORIZE AND SETTLE)

From the Go Figure Main Menu, click the "Bank Deposits" button



The Bank Deposit screen is split into six tabs. Each tab is used to collect and organize your payments.

Paymetron can process the following Credit Card payments from "Bank Deposits":

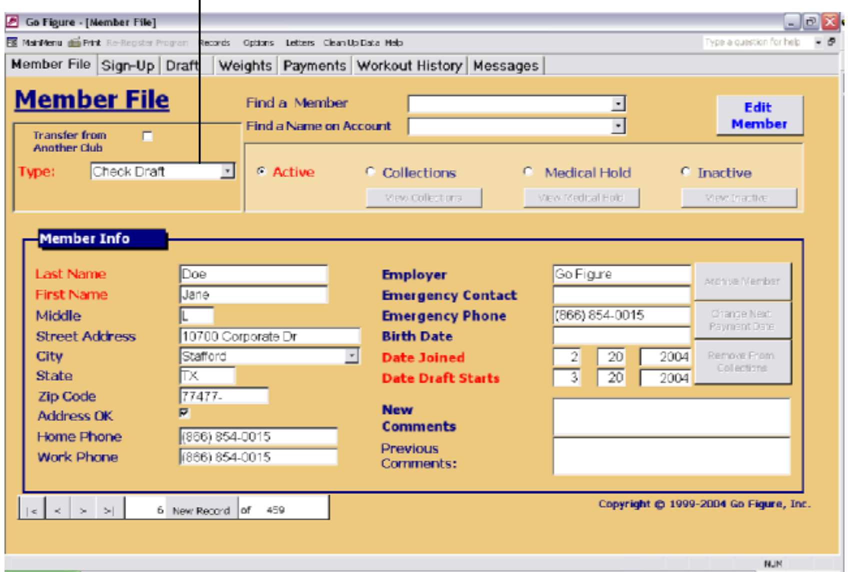
- **Monthly Credit Card Drafts (Drafts Tab)**
- **Other Payments not yet Deposited (All Other Tabs)**
- **Add a Deposit**

Monthly Credit Card Drafts

Setting Up the Member File as a Monthly Credit Card Draft

A monthly credit card draft has a Member Type of either “Check Draft” or “Add-on”.

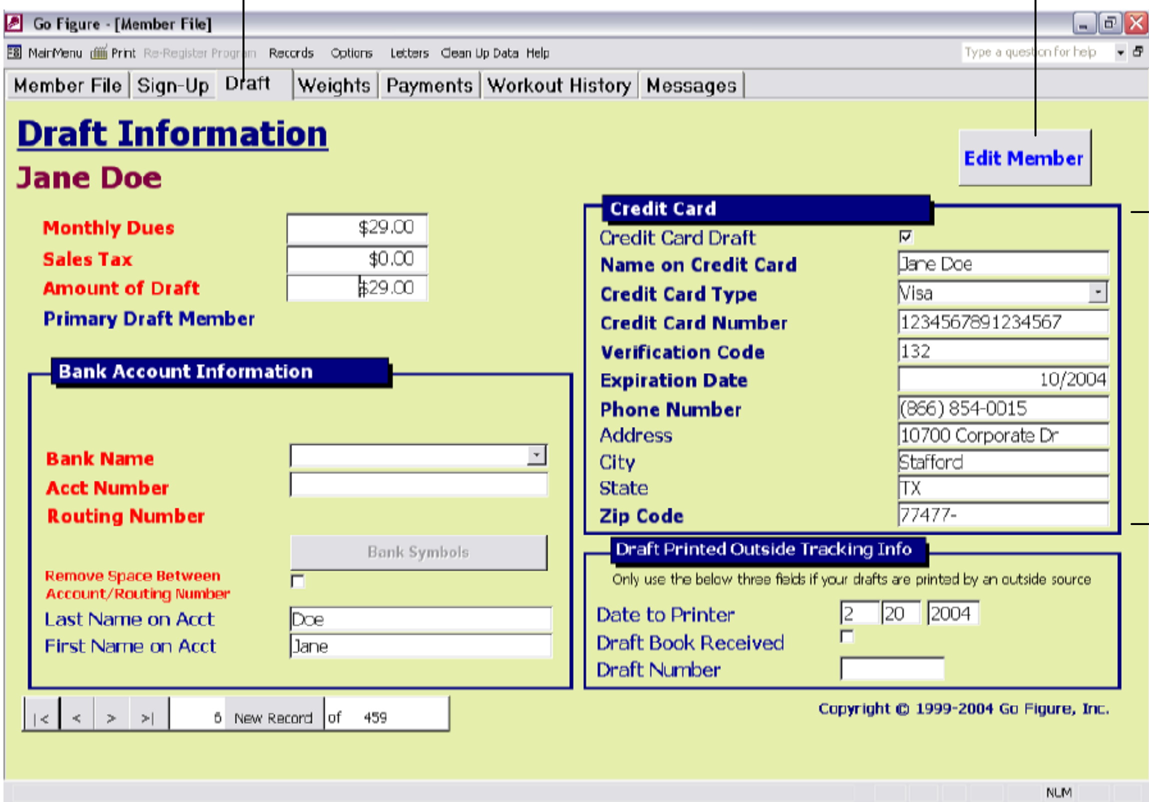
Member Type



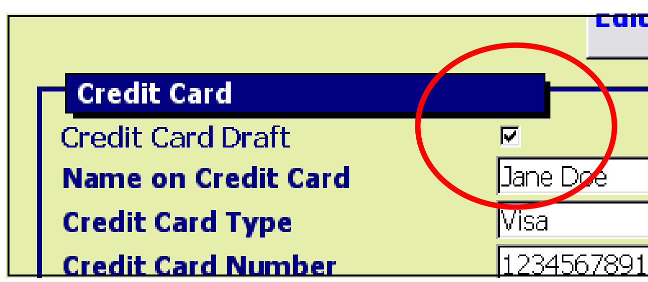
Enter the Credit Card Information

Click on the "Draft" tab

Click "Edit Member"

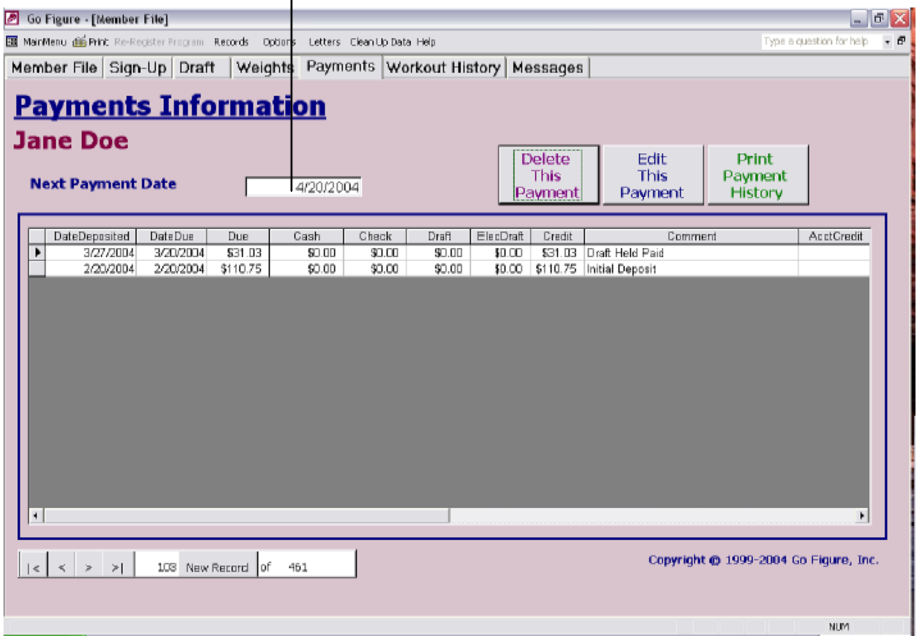


Make sure to check the box marked **"Credit Card Draft"** and fill in all available credit card information.



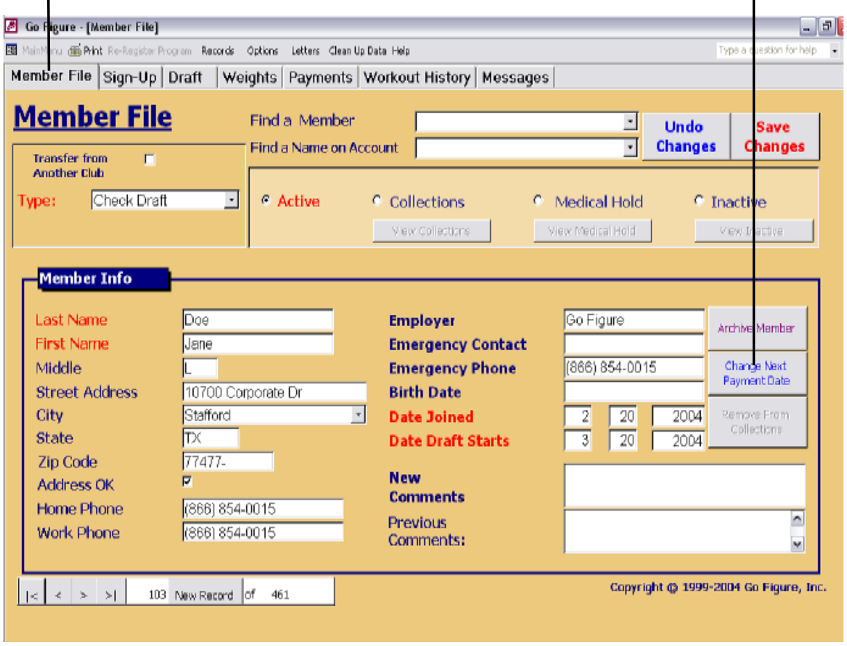
IMPORTANT: The box "Credit Card Draft" must be checked. This instructs Go Figure to use the credit card information for the monthly payment.

Click on the “Payments” tab to view the Next Payment Date.



If you would like to change the Next Payment Date, click the “Member File” tab.

Then click on “Change Next Payment Date”



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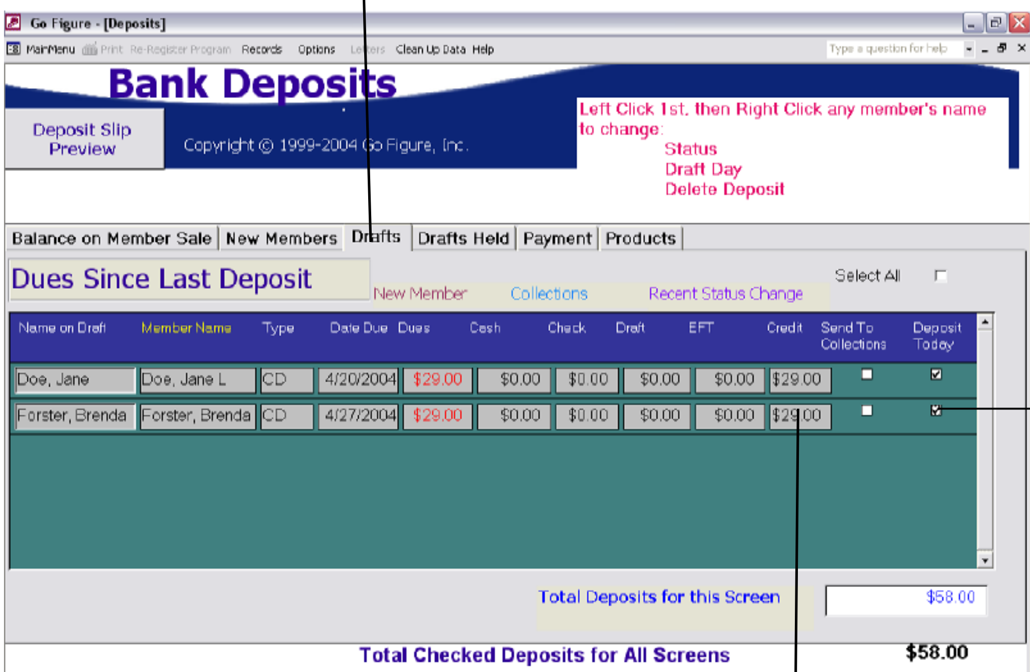
Recording the Deposit

When a member's next payment date arrives, they will be listed in "Bank Deposits" under the "Drafts" tab.

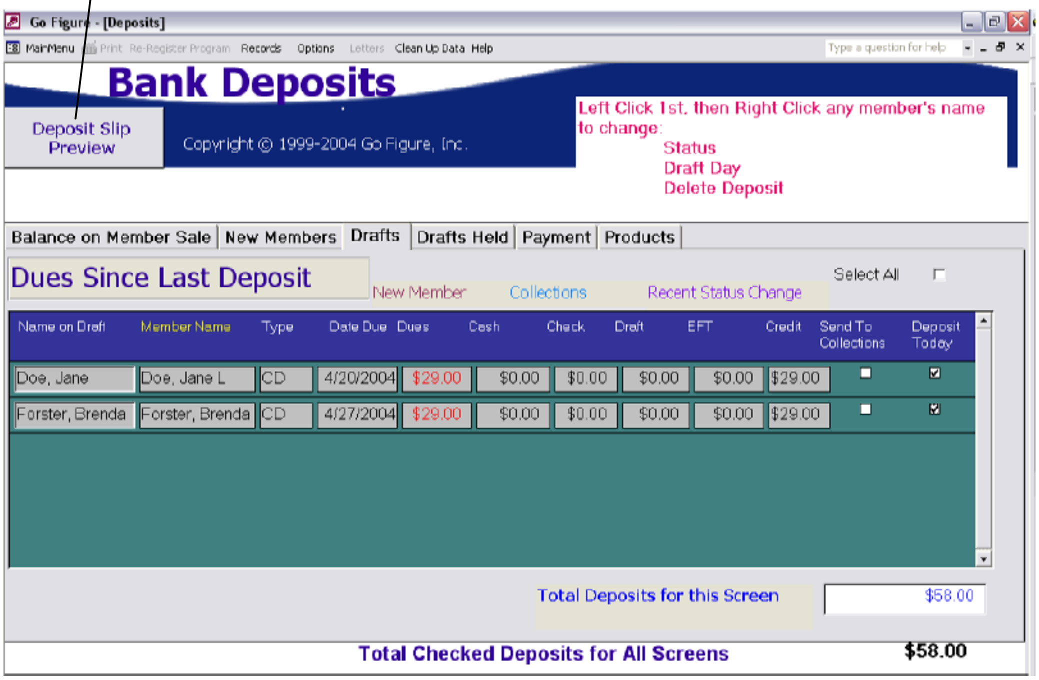


Notice: Because you checked the "Credit Card Draft" box in the member file, this member's draft will be displayed under the "Credit" field (instead of the "Draft" field).

Check the box "Deposit Today" next to all payments that you would like to deposit.

Now you are ready to deposit the payments.

Click on **“Deposit Slip Preview”**

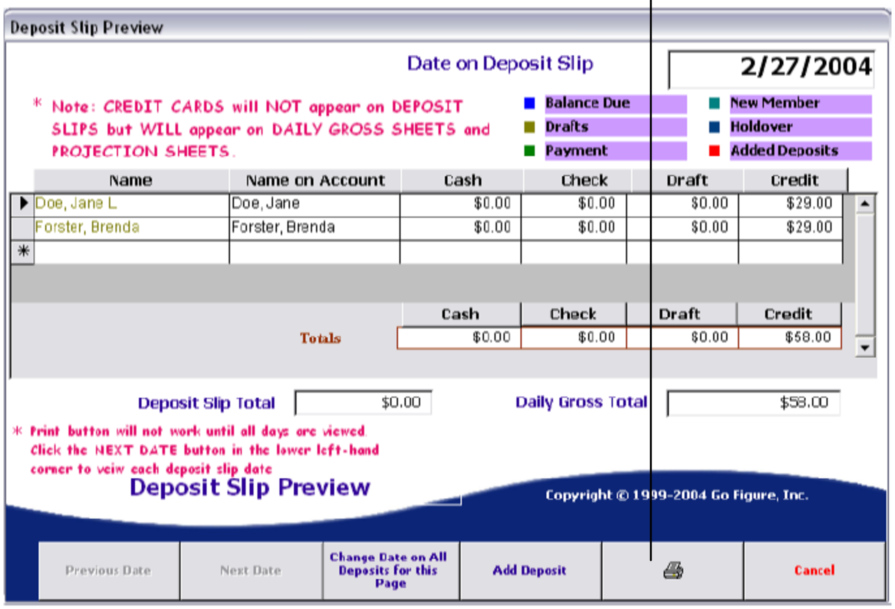


Click **“Yes”** to proceed:

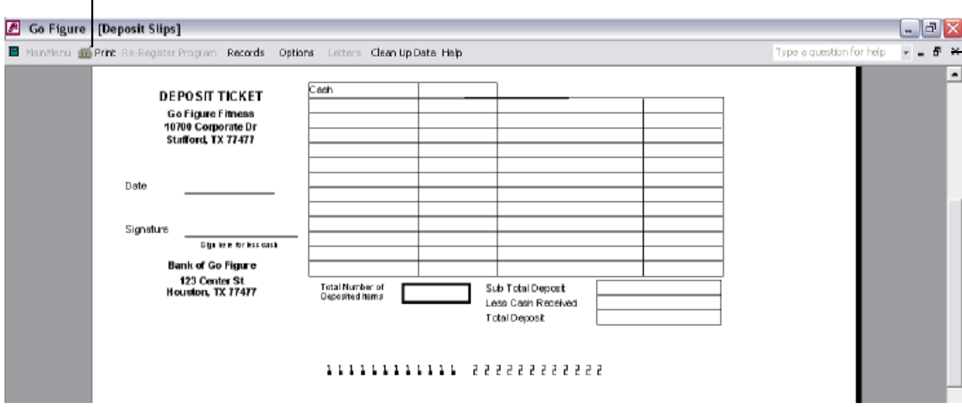
Please refer to Section 6 of the Go Figure User’s Manual if you need additional assistance with the “Bank Deposits” in Go Figure.

If necessary, you may click on the **"Next Date"** button to view all days. Now you are ready to record the deposit.

Click on the "Printer" icon at the bottom of the Deposit Slip Preview Screen.



Click on "Print" **Click the black 'x' when finished.**



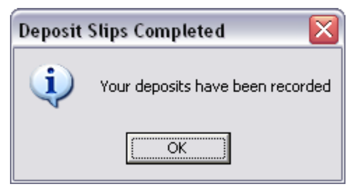
Note: Credit Card payments are included in the deposit total, but they will not appear on the deposit slip.

After printing the deposit slip, close this window by clicking the small black "x" in the upper-right corner of the screen.

Click "Yes".

IMPORTANT: You must click "Yes" to record the payment, even though you do not have to physically print the deposit slip.

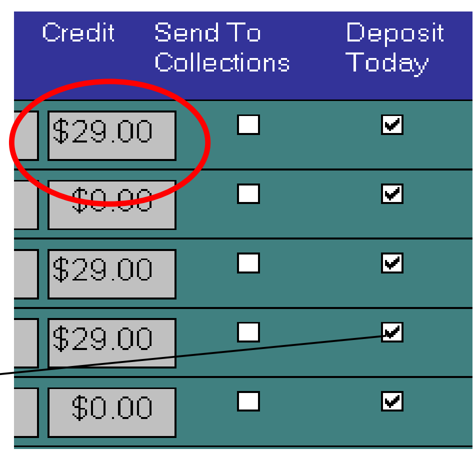
Click "OK" and Paymetron will start processing your credit card payments.



Other Payments not yet Deposited (All Tabs)

Paymetron will process any payment that has an amount in the "Credit" field.

Then, mark the payment "Deposit Today".

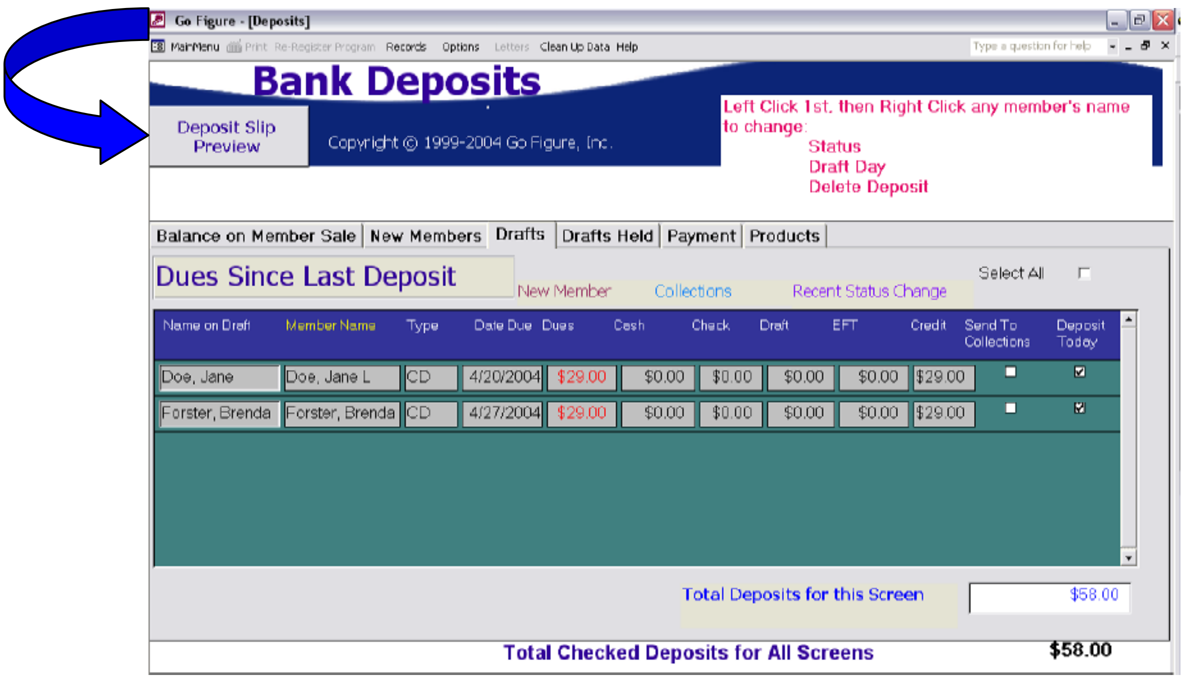


NOTE: Other payments not yet deposited can be changed to a credit card payment simply by entering the amount to be charged into the "Credit" field.

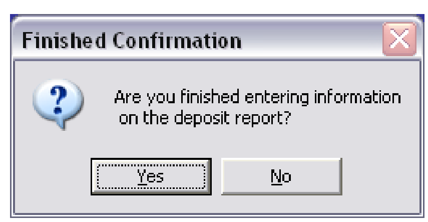
Please refer to Section 6 of the Go Figure User's Manual if you need additional assistance with the "Bank Deposits" in Go Figure.

Now you are ready to deposit the payments.

Click on **“Deposit Slip Preview”**



Click “Yes” to proceed:



Please refer to Section 6 of the Go Figure User’s Manual if you need additional assistance with the “Bank Deposits” in Go Figure.

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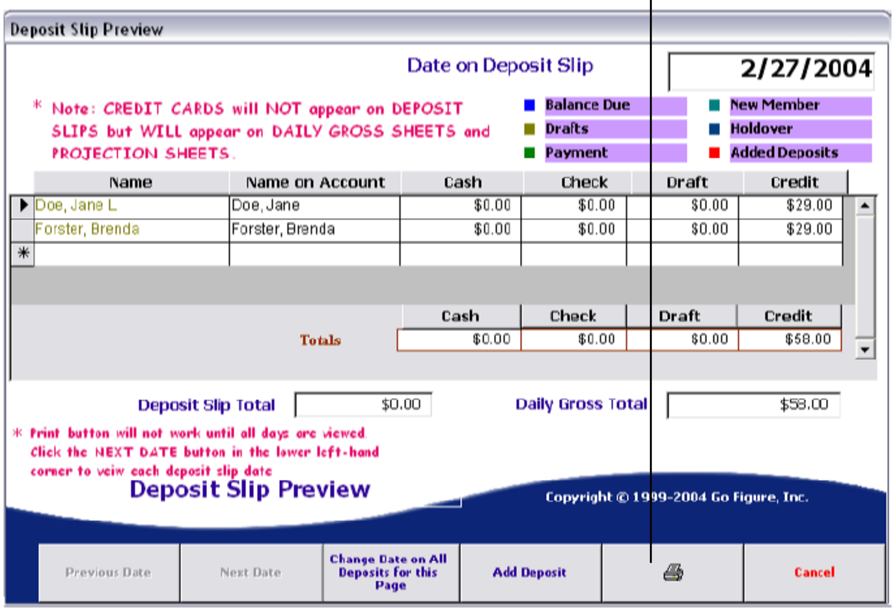
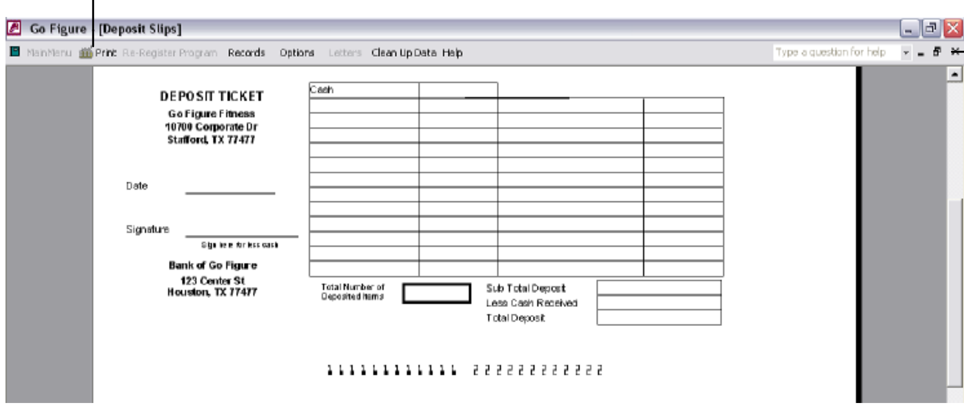
If necessary, you may click on the “Next Date” button to view all days. Now you are ready to record the deposit.

Click on the “Printer” Icon at the bottom of the Deposit Slip Preview Screen.



Click on “Print” **Click the black ‘x’ when finished.**

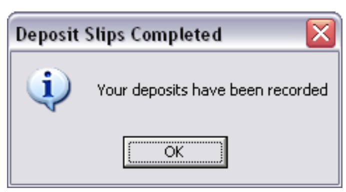


Note: Credit Card payments are included in the deposit total, but they will not appear on the deposit slip.

After printing the deposit slip, close this window by clicking the small black "x" in the upper-right corner of the screen.

Click "Yes".

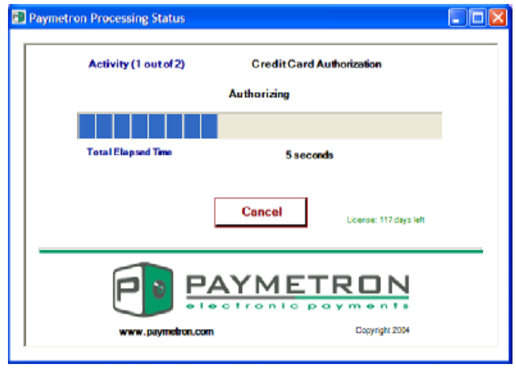
IMPORTANT: You must click "Yes" to record the payment, even though you do not have to physically print the deposit slip.



Click **"OK"** and Paymetron will start processing your credit card payments.

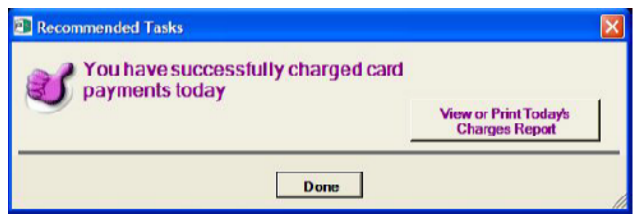
Paymetron's **status window** will be displayed during processing.

Processing Status Window



After processing has completed, the **"Recommended Tasks"** window is displayed.

Click **"View or Print Today's Charges Report"** to display all payments settled today.



IMPORTANT: Refer to Section 5, "Settlement Guidelines," for an explanation of credit card settlement.

Click on "Done" after viewing the report.

Click on "Close" on the status window when finished.

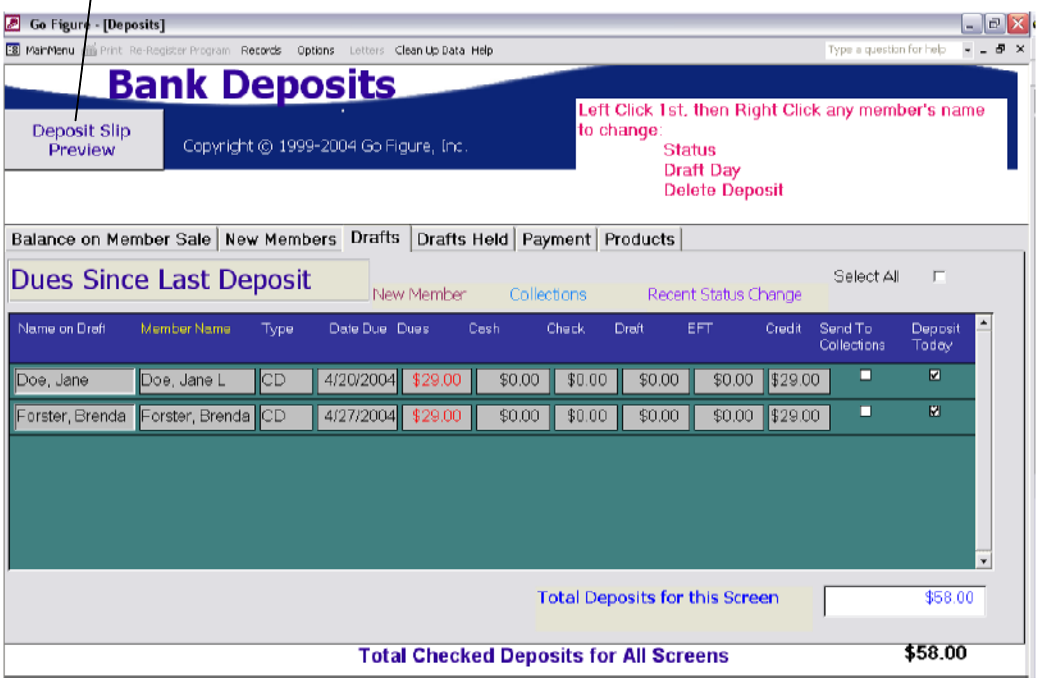
Add a Deposit

When processing your deposits, you can ADD a member's payment to the deposit slip.

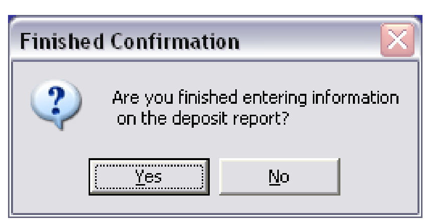
Add a deposit will only work to charge a credit card if BOTH of the following are true:

1. **The member has credit card information entered in their member file.**
2. **The amount paid is entered in the "Credit" column (when entering the add a deposit)**

Click on "Deposit Slip Preview"



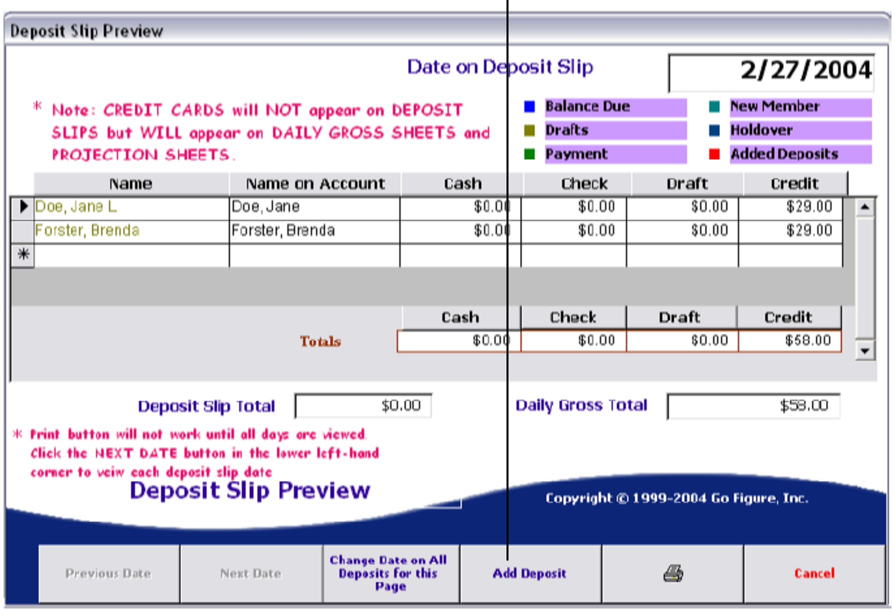
Click "Yes" to proceed:



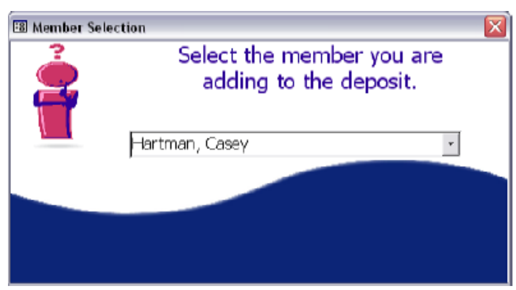
Please refer to Section 6 of the Go Figure User's Manual if you need additional assistance with the "Bank Deposits" in Go Figure.

Now you are ready to "Add" a Deposit.

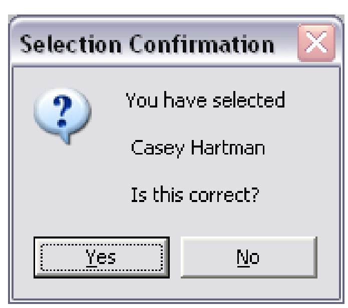
Click on the **"Add Deposit"** button at the bottom of the Deposit Slip Preview Screen.

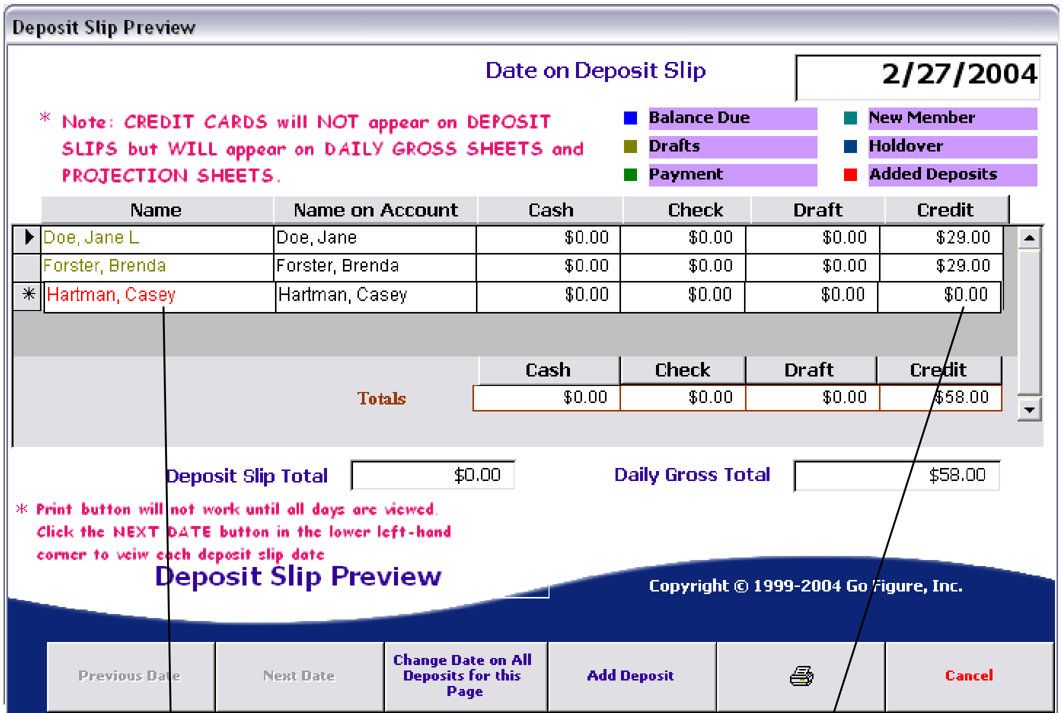


Select the member.



Click "Yes"





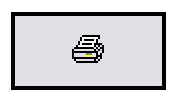
The member now appears on the list.

Enter the amount to be charged in the "Credit" column

IMPORTANT: A member must have credit card information in their member file (Draft Tab) in order for Paymetron to charge a member's card.

You have successfully added a deposit.

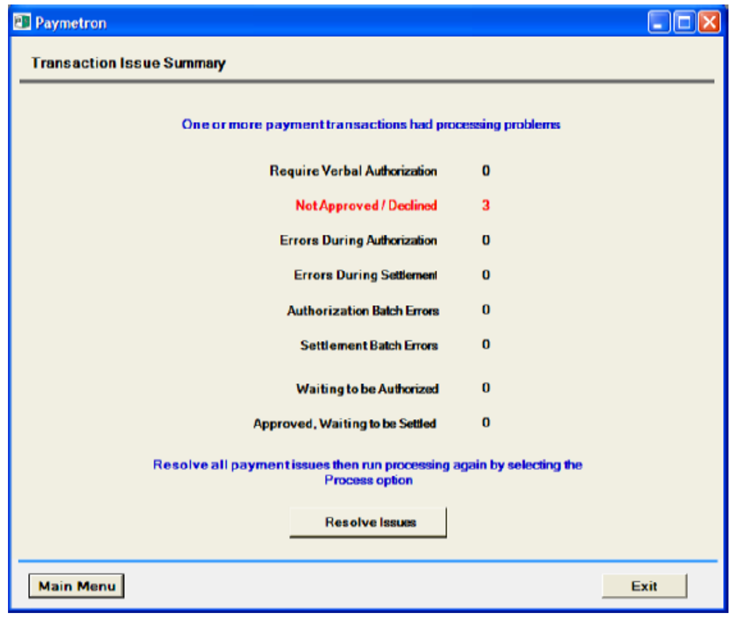
You may add another deposit, or click on the "Print" button to proceed.



When finishing the Go Figure Bank Deposit, Paymetron will charge any payment that had an amount in the **"Credit" field.**

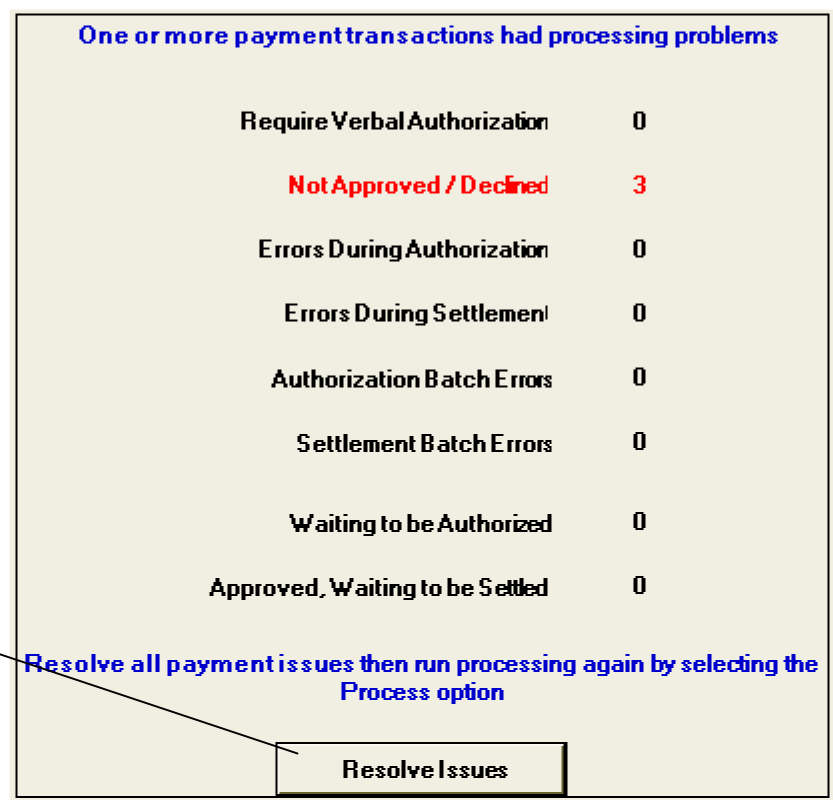
Failed Payments from "Bank Deposits"

If there is a problem with one or more of your charges, a **"Transaction Issue Summary"** screen is displayed.



All transaction issues are organized and listed here.

Click **"Resolve Issues"** to proceed to the **"Issue Resolution"** screen.

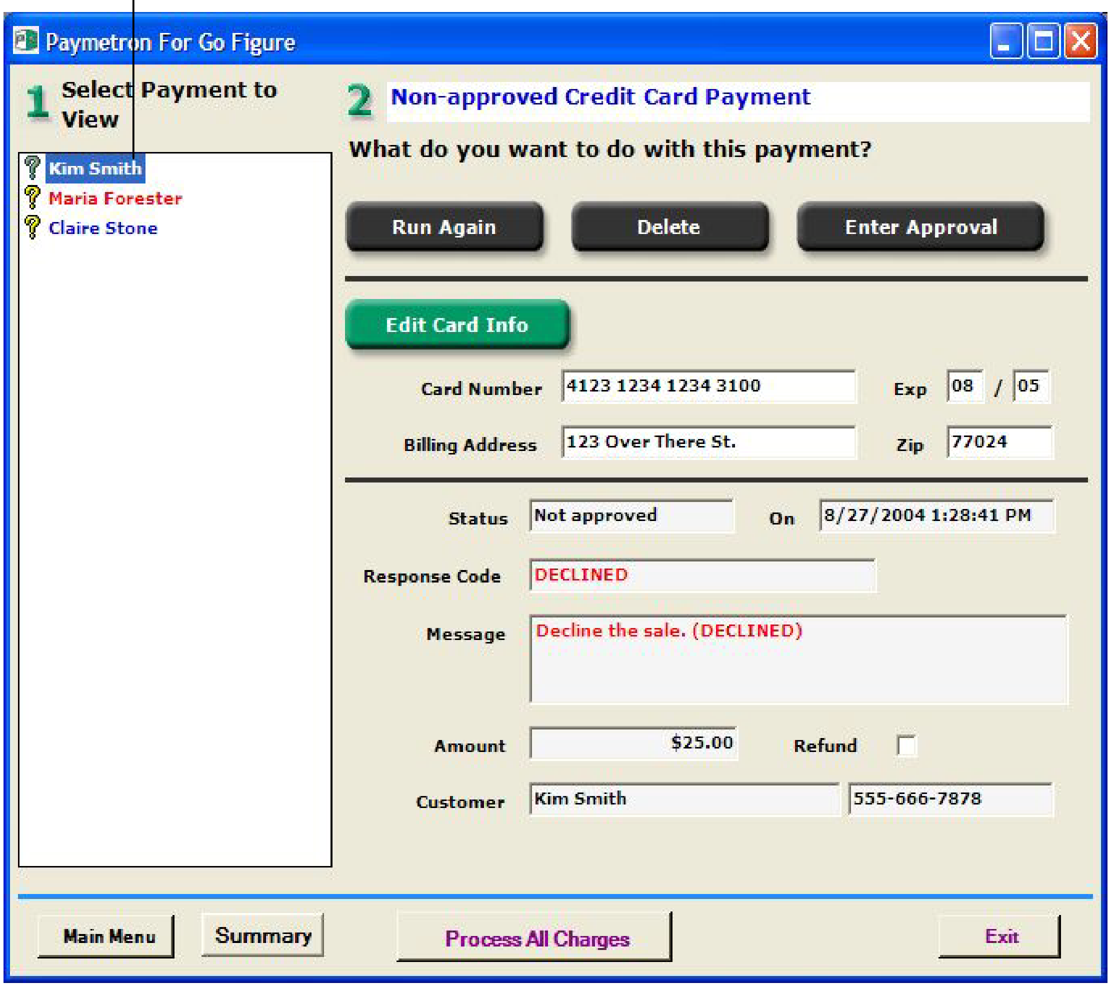


Issue Resolution Screen

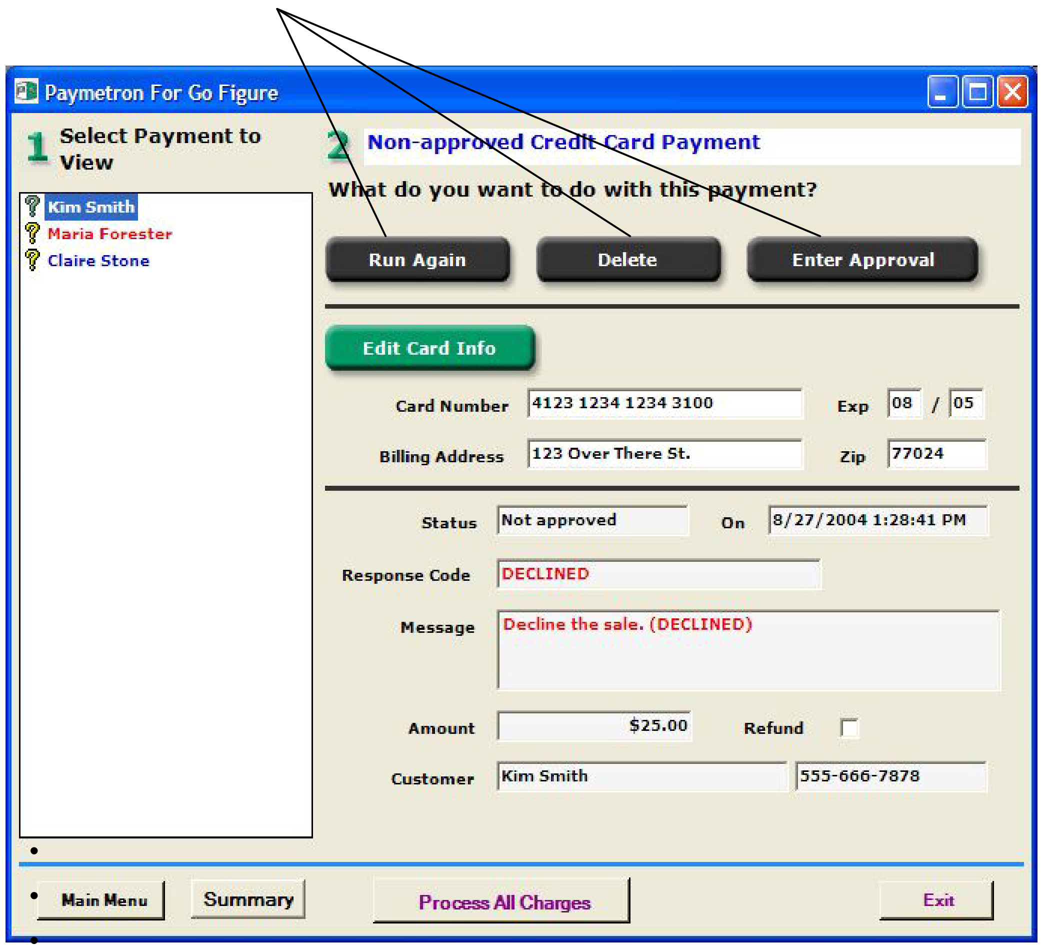
All payment issues are organized and managed in the Issue Resolution Screen.

Follow these steps:

1. **Select a payment to view from the list on the left.**



2. **Choose what you want to do with the selected payment.**



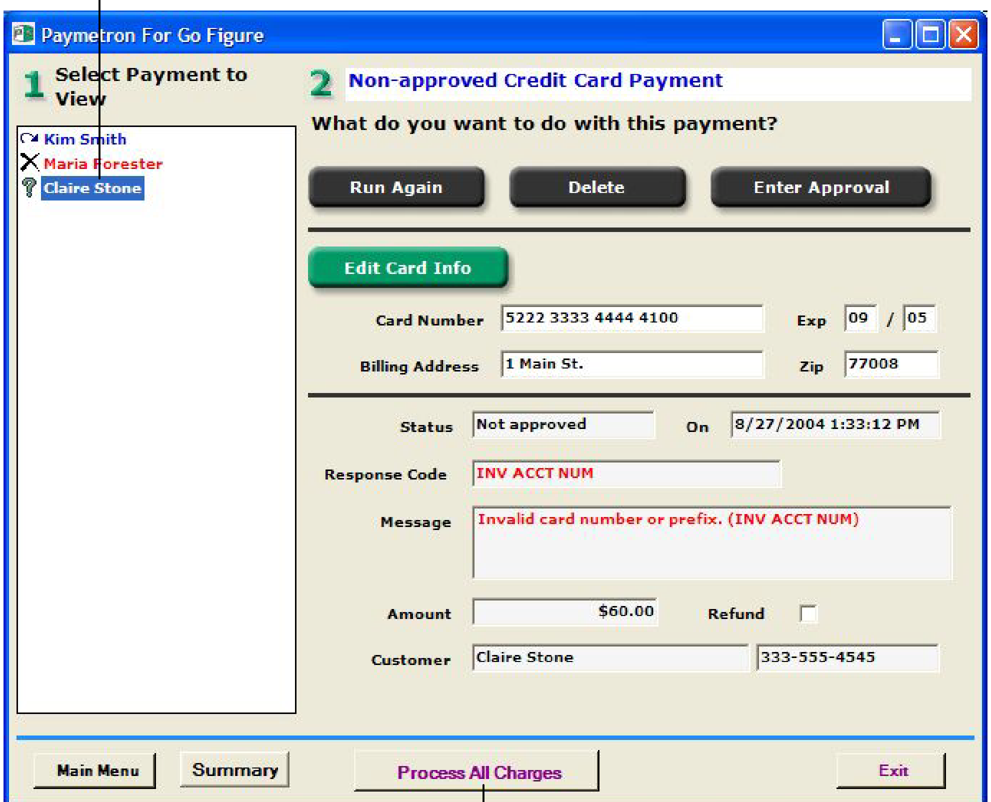
1. **Run Charge Again** Card information may be processed again using the current information or it may be edited and processed again
2. **Delete** The card will be deleted and not charged
3. **Handle Later** Saves the payment and does nothing. This is often used when you need to contact the member for billing changes.

- **A Non-Approved (Declined) Payment is typically handled by choosing to "Run Charge Again".**

- **You can also edit the card info on this screen.**

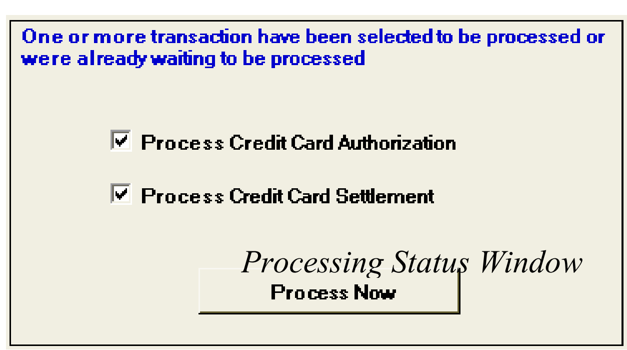
3. **Click the "Edit Card Info" button to change the card number, expiration date, billing address or zip. Click "Save Changes" when finished.**

4. **Repeat Steps 1-3 for each payment listed**

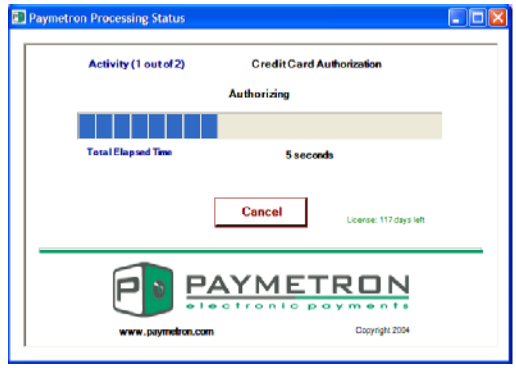


5. **When you are finished with all of your payments listed, click "Process All Changes."**

6. **Click "Process Now"**



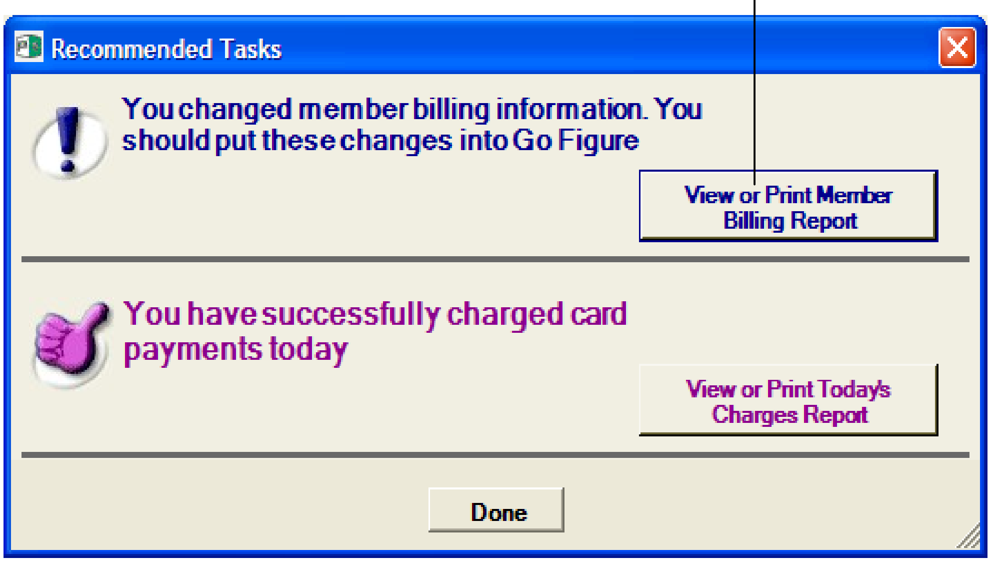
Paymetron's status window will be displayed during processing.



The "Recommended Tasks" window is displayed after processing.

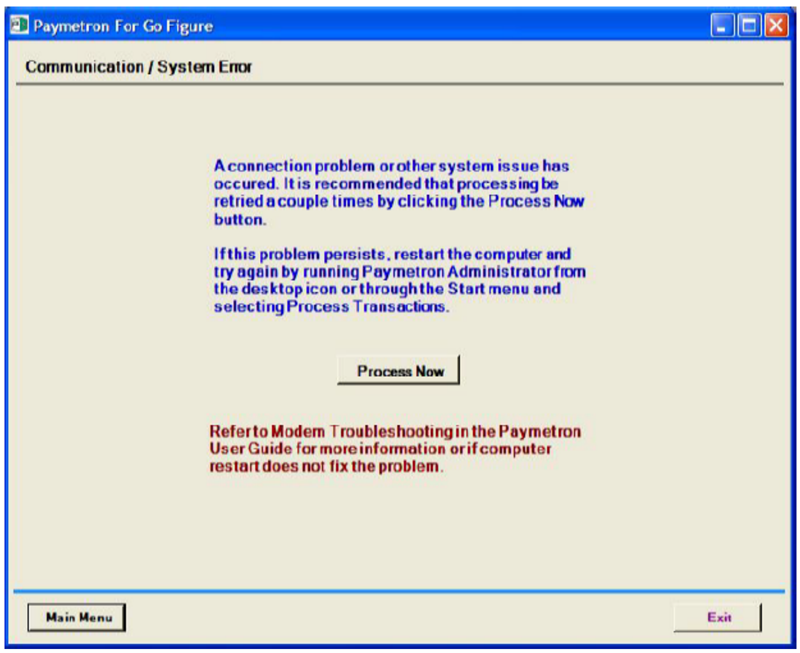
IMPORTANT: Changes made in the Paymetron Window will NOT be recorded in Go Figure "Payment History" or in the "Member Account." These changes must be made manually in Go Figure.

View or Print the "Billing Report". This report tells you what info needs to be updated in the Go Figure member file.



System Errors from "Bank Deposits"

If there is a system problem while processing a request, a "Communication/System Error" page will be displayed.



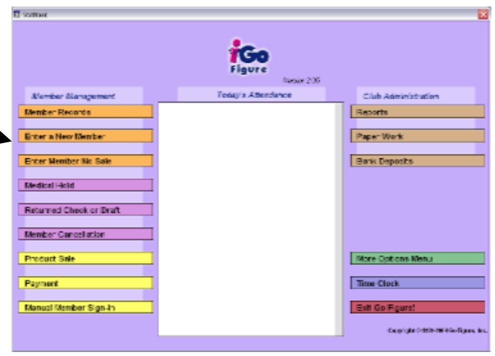
This is normally due to your Internet connection or other type of communication error. Click "Process Now" to try processing again.

If the problem persists, please refer to the Troubleshooting Guide or contact Paymetron at 1-866-854-0015.

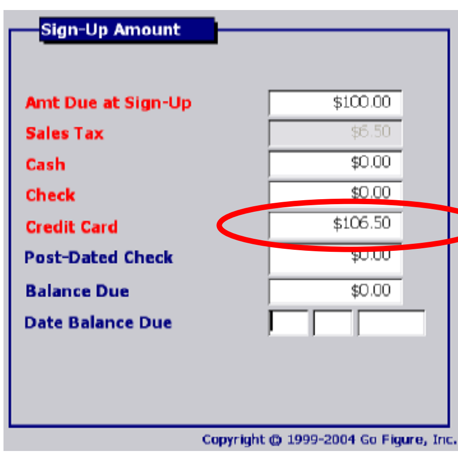
3. Charging a New Member
(Point of Sale, AUTHORIZE ONLY)

When entering a new member in Go Figure, the credit card payment will be authorized after you save the member file.

Enter a New Member



Member File Sign-Up Tab

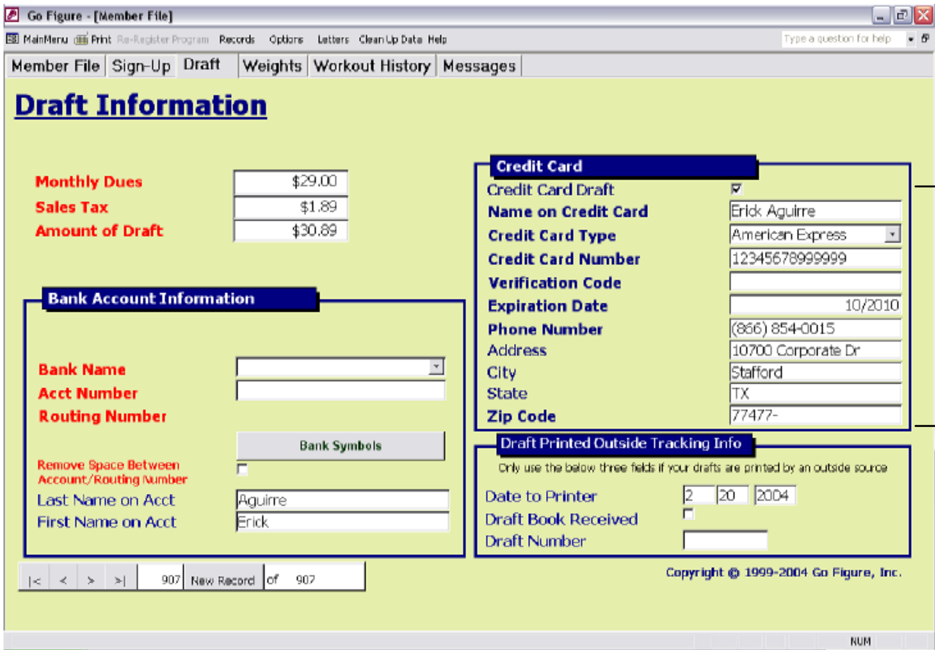


The "Sign-up" tab is used to enter the credit card payment amount.

Note: Any remaining balance due will appear in "Bank Deposits" on the date balance due. This balance can also be paid using a credit card. Refer to Charging through "Bank Deposits" for further instructions.

The Credit Card information must be entered into the Member File Draft Tab

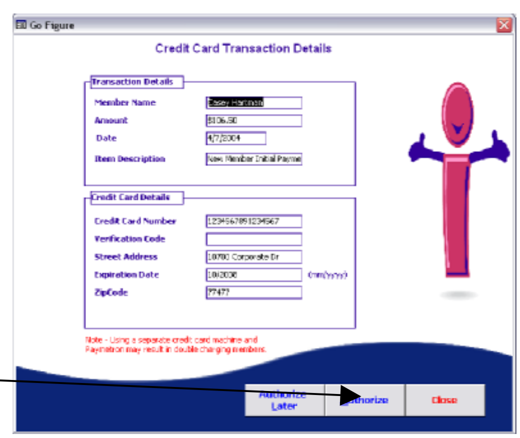
Member File Draft Tab



IMPORTANT: Credit card information must be entered here in order for the payment to be processed.

When you are finished entering the new member:

Click "**Yes**" to save the member file



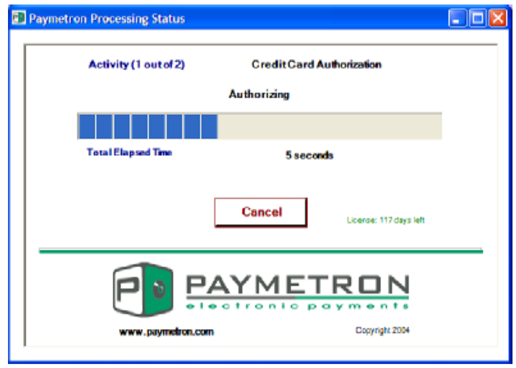
A transaction window will open with the members' information already filled in.

Click "**Authorize**" to begin processing.

Note: If you click the "Close" button, Authorization is canceled and the payment will be sent to "Bank Deposits" under the "New Members" tab.

Processing Status Window

Paymetron's status window will be displayed during processing.

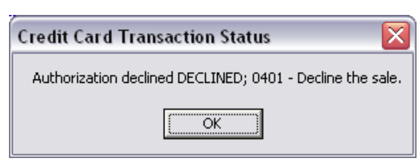


Click **"OK"** when authorizing is complete.

IMPORTANT: These payments are only authorized. All authorized requests must be settled later to complete the transaction. (See Settlement Guidelines below)

Failed Authorization

You will receive a prompt if there are any problems processing a transaction. Click **"OK"** to continue and you will be taken back to the same screen to try the authorization again.



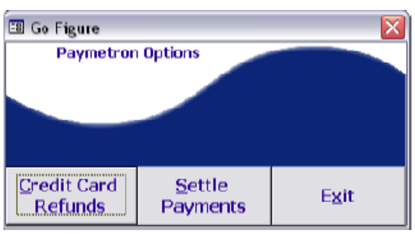
Settlement Guidelines

Why is Settlement Important Everyday?

1. A credit card transaction is not completed until it is both authorized AND settled.

2. Authorized payments in the Paymetron window will be settled the next time "Bank Deposits" are performed in Go Figure.

3. If payments are not settled through the Bank Deposit screen, it is **strongly** recommended that you run manual settlement at the end of each day.



To settle manually, click on "**More Options"** from the Main Menu in Go Figure. Click the "**Paymetron Options**" button and then click the "**Settle Payments**" button.

Please refer to Section 5, "Settlement Guidelines," in this User Guide, for more information on settling transactions.

4. Charging "Payments" and "Product Sales" (Point of Sale, AUTHORIZE ONLY)

When a Point of Sale (POS) transaction is made with a credit card, Paymetron will give you the option to authorize the payment.

A POS transaction can be used to charge a credit card from the following locations in Go Figure:

- New Member Sale (Refer to the "Charging a New Member" section)
- "Product Sale" Button
- "Payments" Button
- Pay Balance on Signup
- Check Draft Exchange Payment
- Prepay or Month to Month Payment
- Collections Payment
- Member Cancellation Buyout

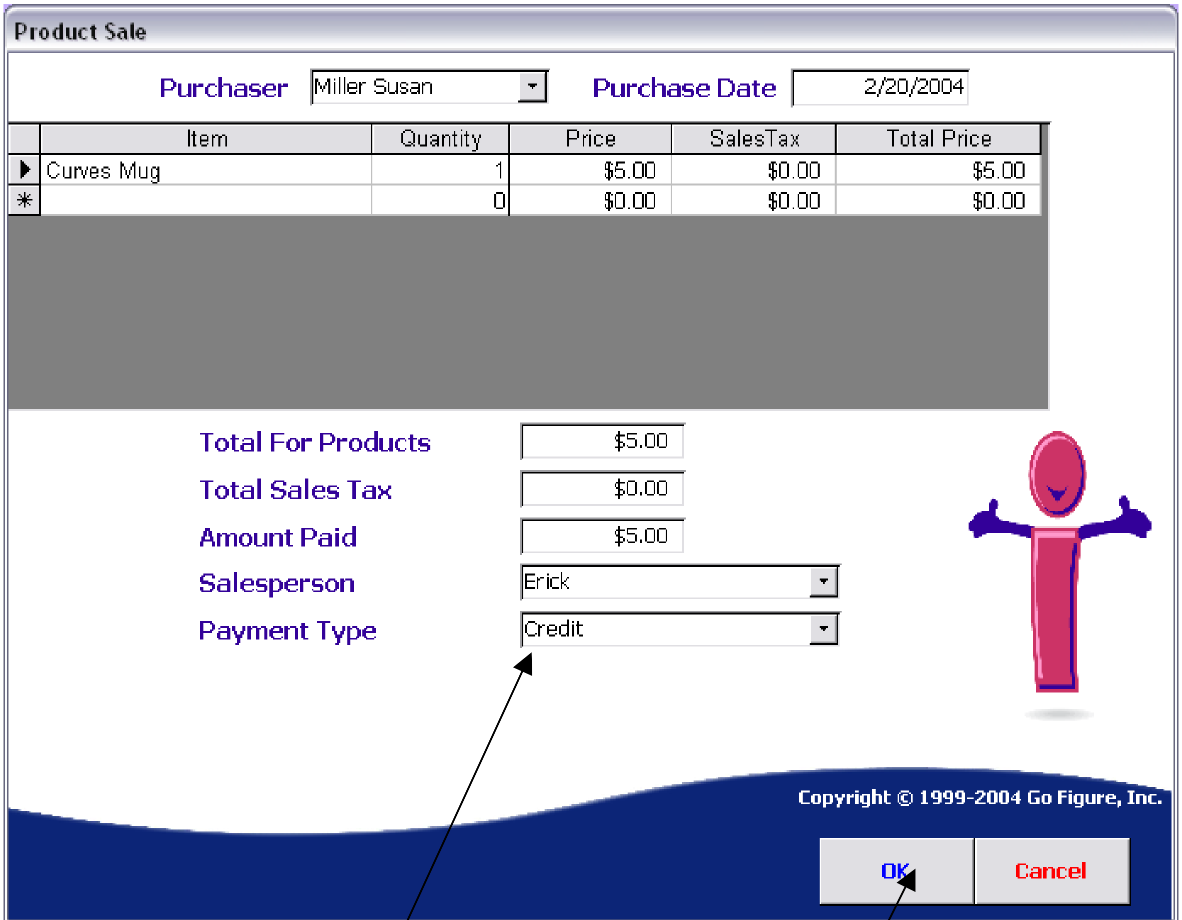
IMPORTANT: The process for charging a point of sale transaction is similar for all options listed above.

Example: Charging a Product Sale

To demonstrate the process, we will process a transaction under Product Sale.

(For more information on product sale, please refer to the Go Figure User's Guide, section 10)

Click on the **"Product Sale"** button.



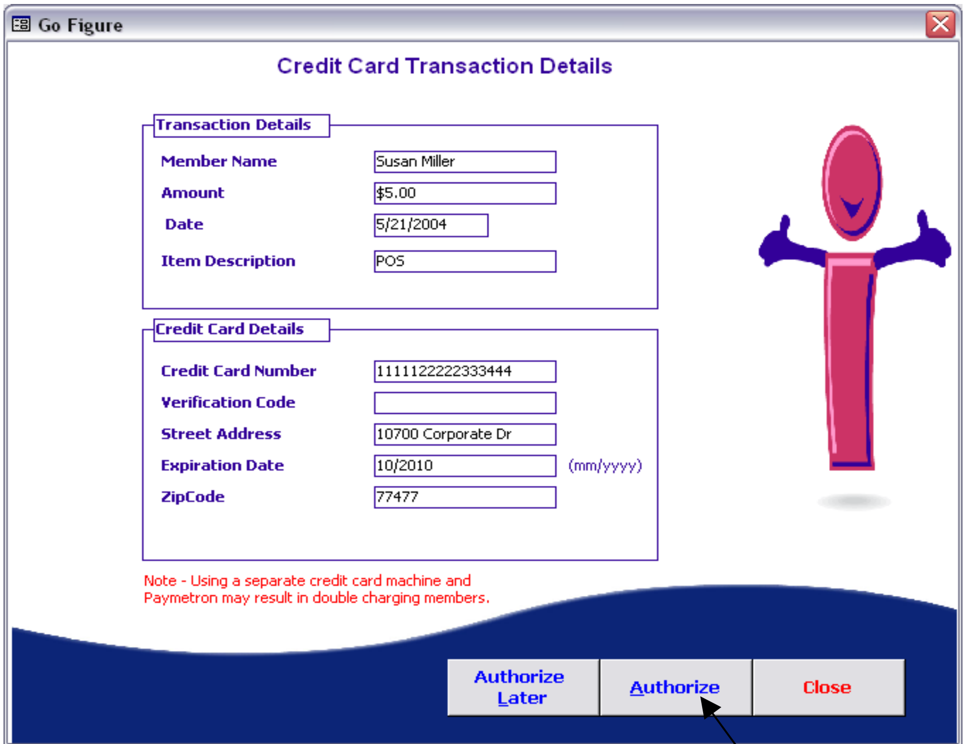
IMPORTANT: "Credit" must be selected

Fill out all fields requested.

Click **"OK"** when finished.

(For more information on how to fill out the product sale screen, please refer to the Go Figure User's Guide, section 10)

IMPORTANT: Selecting "Credit" as Payment Type is REQUIRED to prompt Paymetron to process the transaction.



Verify that all the information is filled out correctly, and then click **"Authorize"** to process the approval.

REMEMBER: Point of Sale transactions are authorized only; they must be settled at the end of the day in order to complete the transaction.

(Please refer to this User Guide Section 5, "Settlement Guidelines," for more information on credit card settlement.)

"Authorize Later" 

Choosing "Authorize Later" will store the information in Paymetron and it will be processed with the next charge.

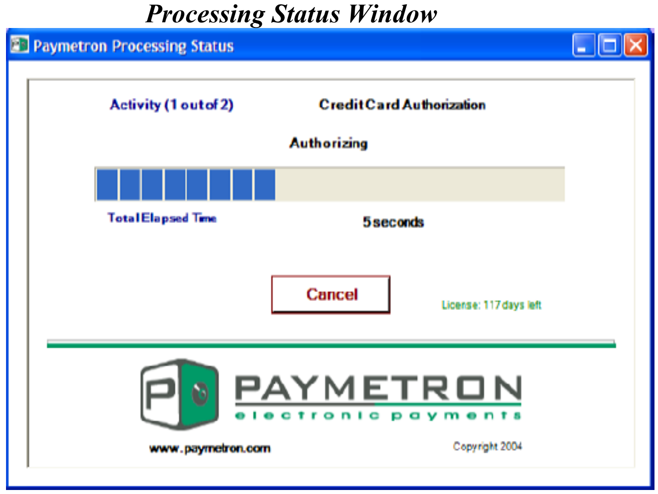
The payment skips the normal Go Figure Bank Deposit and is recorded directly into the members' payment history.

This feature is used if:

- Your phone line is temporarily unavailable
- You do not want to dial out for the approval at this time

Paymetron's status window will be displayed during processing.

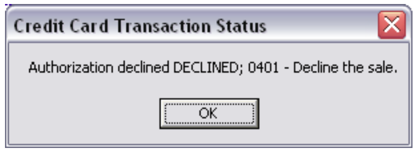
Processing Status Window



Click **"OK"** when the authorization is complete.

IMPORTANT: These payments are only authorized. All authorized requests must be settled later to complete the transaction. ***(See Settlement Guidelines below)***

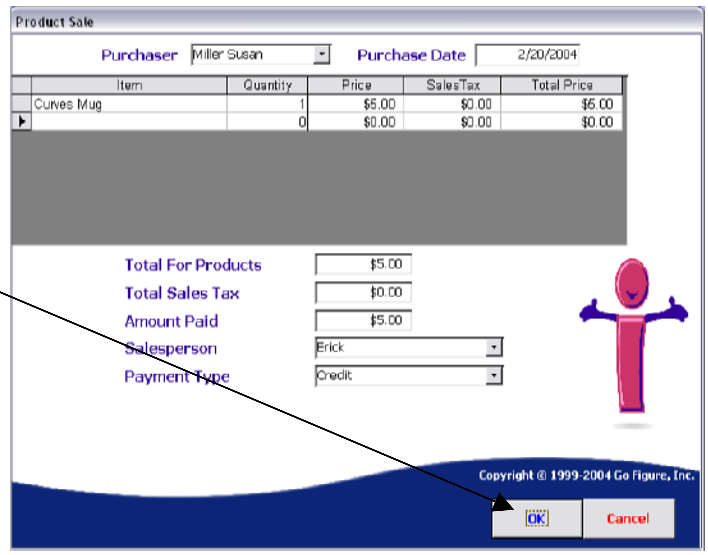
Failed Authorization



Any problems during the transaction will prompt a message displaying the issue. Click **"OK"** to continue.

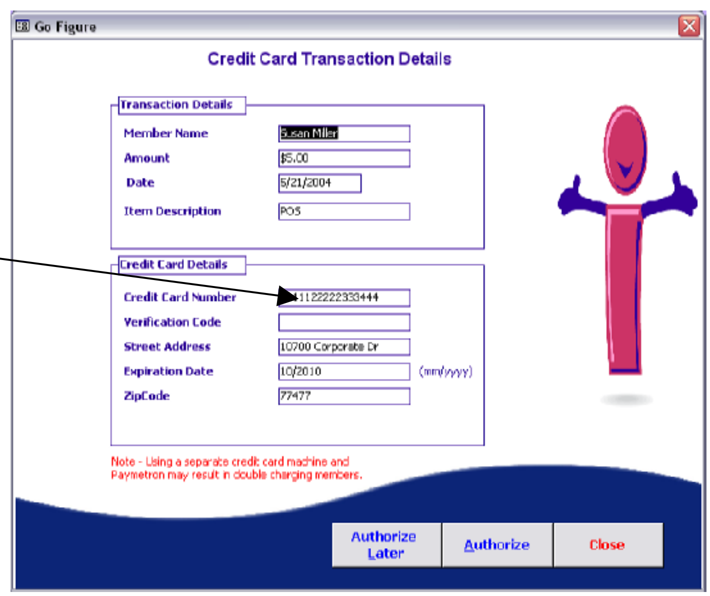
If the payment is not authorized, you will be taken back to the Point of Sale screen to try the charge again.

Click **"OK"** to try the authorization again.



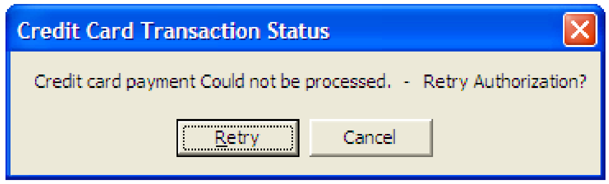
If the payment was declined, you may want to try another card.

Credit card information may be modified on this screen. .



PAYMETRON
electronic payments
INTEGRATED CREDIT CARD PROCESSING

System Errors



If an Internet, modem, merchant information, or system error occurs during payment authorization, Go Figure will prompt you to retry or cancel the payment.

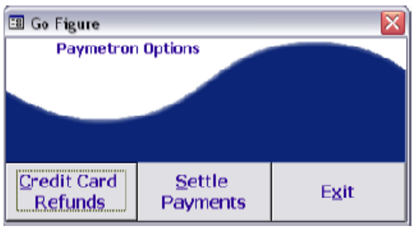
Click **"Retry"** to try the authorization again.

If the problem persists, please refer to the Troubleshooting Guide located through: Start > All Programs > Paymetron > Troubleshooting.

5. Settlement Guidelines

Why is Settlement Important Everyday?

1. A credit card transaction is not complete until it is **Authorized AND Settled**.
2. Credit card payments should be settled within 24 hours after authorization. It is **strongly** recommended that you manually run Paymetron settlement at the end of each day



To run Settlement manually, click on "**More Options"** from the Main Menu in Go Figure.

Click the "**Paymetron Options**" button, and then click the "**Settlement"** button.

- Any "Point of Sale" transactions that were requested with **"Authorize Later"** may also be processed when clicking on settle payments from Paymetron options in Go Figure.

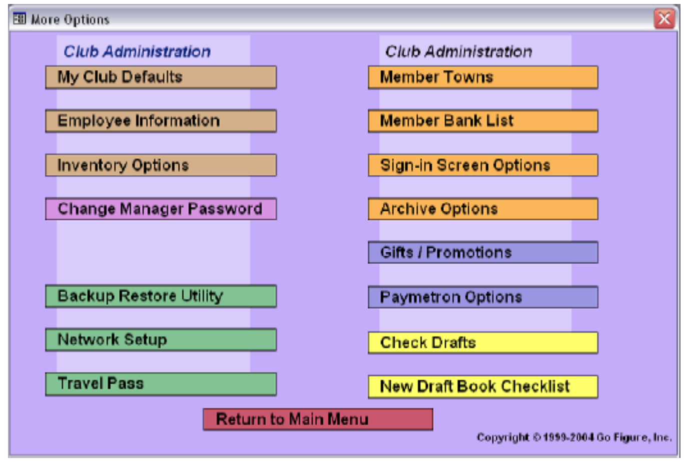
- Your merchant account typically charges a batch fee each time you connect to the processor to settle your batch of transactions; therefore, you would normally want to run settlement just once a day to avoid any extra charges.

IMPORTANT: Refer to your Merchant Account Provider's Merchant Services Guide for official guidelines on handling authorizations and settlements. This document was emailed to you when you were approved for an account. If your merchant provider is Merchant Warehouse, the document may be found www.fdms.com/ISO/program.

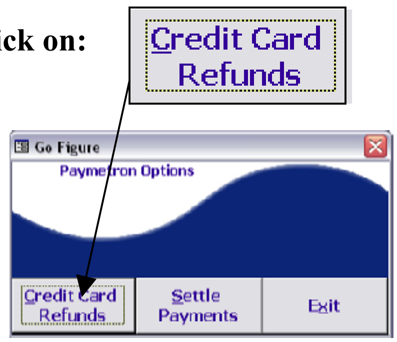
6. Credit Card Refunds in Go Figure

Note: A Manager password is required to process a refund.

A refund can be performed by choosing Go Figure's **Main Menu > More Options Menu > Paymetron Options:**

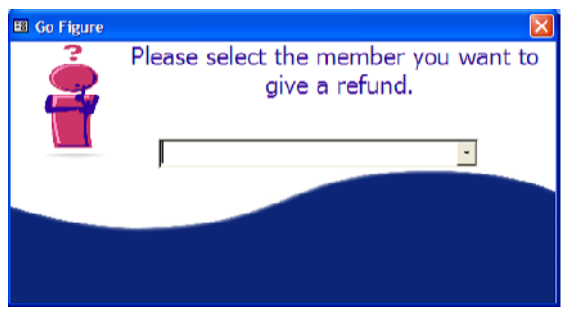


Click on:

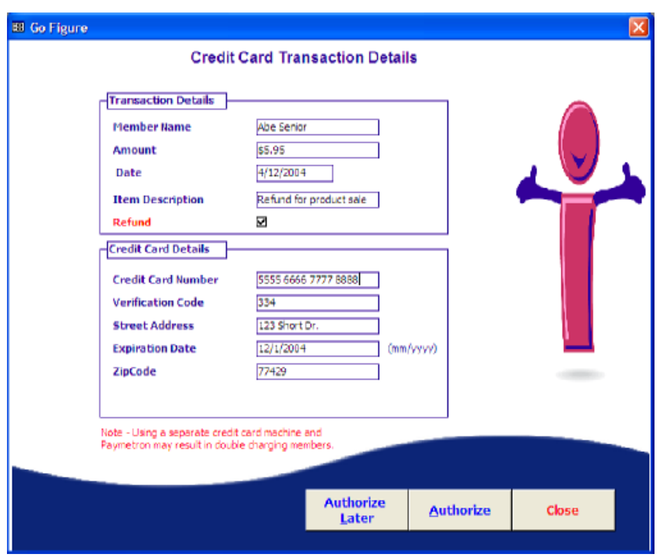


Note: Completed refunds are recorded in the member's payment history.

Select the member receiving the refund.



1. **Enter the amount and reason for the refund**
2. **Review the credit card billing information**
3. **Click "Authorize"**

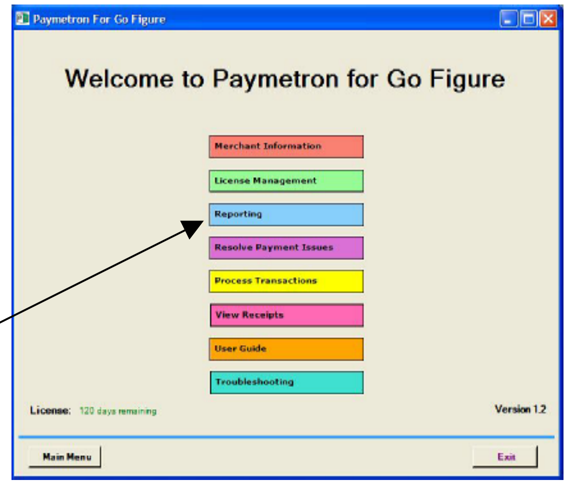


Note: Paymetron does not actually authorize the refund. The refund is recorded in "Bank Deposits," and authorized and settled with the next bank deposit.

7. Custom Reporting in Paymetron

Paymetron has a custom report feature that will allow you to generate a report to meet your specifications.

Open Paymetron by double-clicking on the desktop icon



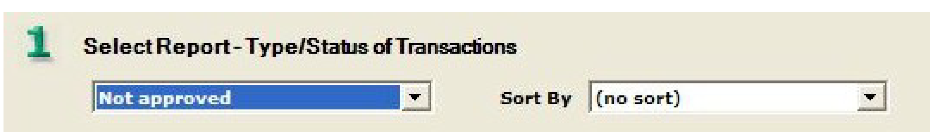
(OR click on: Start > Programs > Paymetron > Administration.)

Now click on: 

Step 1: Select Report Type

Select the transaction status or type from the list. Then, choose your **"Sort By"** criteria.

The default values are shown below.



Step 2: What Information Do You Want To Include?

Check off all the fields you would like included in your report. These fields will be your column headings in your finished report. Use the scroll bar to view more fields.

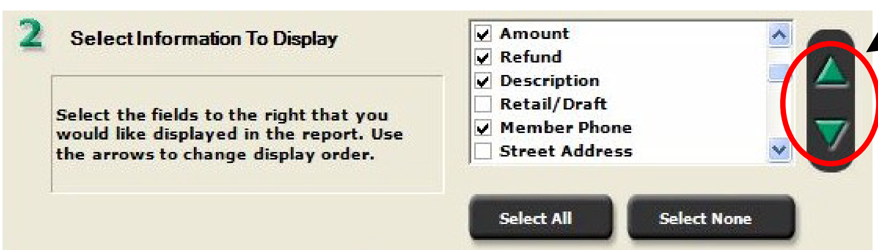
The 

and 

buttons are available below the fields list.

The arrows to the far right are used to change the order of the columns in the report.

Sorting Arrows:



Click the field name you would like displayed first, and then use the up arrow until it is at the top of the list.

Step 3: Select Date Range

Click the button next to a preset date or choose **"From"** and enter your own dates.

Step 4: View the Report

Now that the report has been configured, click 

The report is displayed in Microsoft's Internet Explorer. In this format, the report can be printed, saved as a file, or any other action provided by Internet Explorer.

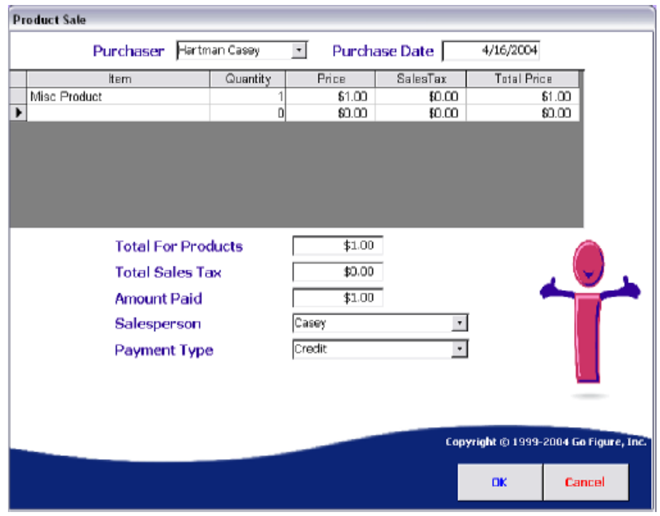
Monthly Statements: Your merchant account provider typically provides monthly statements of all your processed credit card transactions. These statements are generally used as your long-term record of your credit card processing

8. Processing your First Credit Card

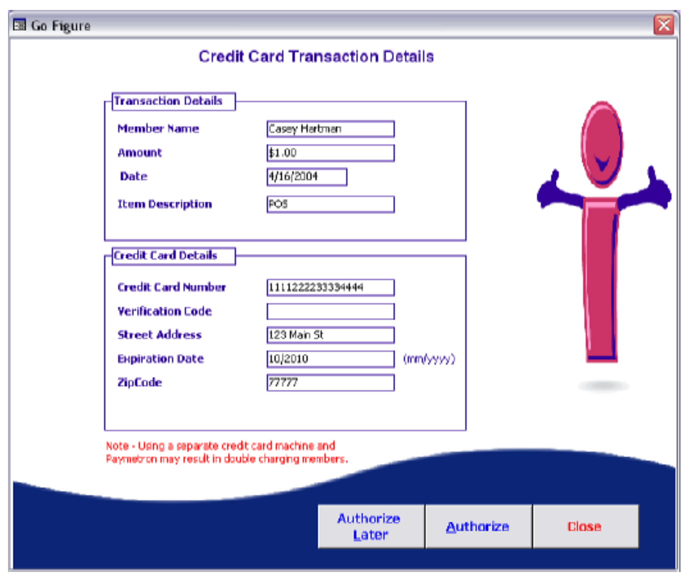
After you install Paymetron for the first time, it is recommended that you process a single test charge to your own credit card. This will verify that everything is working properly.

We will use **"Product Sale"** and edit the price amount to $1.00

In the Main Menu of Go Figure, click on **"Product Sale"**.



1. **Select any "Purchaser" from the list.**
2. **Click in the "Item" field and select any item.**
3. **Change the price to $1.00**
4. **Select any "Salesperson" from the list.**
5. **Select Credit as your "Payment Type"**
6. **Click OK**



7. **Enter YOUR credit card information:**
   - **Card number**
   - **Billing address**
   - **Expiration date**
   - **Zip code.**
8. **Click Authorize**

If the payment was authorized successfully, then your first charge has been approved, Click **“OK.”**

To view the status of your transactions, open Paymetron’s “Reporting” feature. (Refer to Section 7, “Custom Reporting” for details)

Please refer to the Paymetron User Guide section 4 ***“Charging through Payments and Product Sale”*** *for more information.*

If you receive any errors or need additional assistance, please refer to the Troubleshooting Guide located through: ***Start > All Programs > Paymetron > Troubleshooting.***

9. System Requirements

Software:

Windows 2000 or Windows XP; Go Figure 2.05 (released February 4, 2004) or higher.

Hardware:

Pentium III or better; 32 MB RAM; 20 MB disk space for installation with 100 MB of additional available for use; Internet connection.

10. Paymetron Contact Information

www.epaymentsdirect.com

info@epaymentsdirect.com

license@epaymentsdirect.com

support@epaymentsdirect.com

US Customer service phone number: 1-866-854-0015

APPENDIX B – Processing Electronic Payments with Cards

Processing card payments electronically requires 4 separate functions:

1) **Payment Gateway:** Your business needs a payment gateway to present items for payment. The Paymetron software collects the payment information and provides a certified gateway to present the payment request to the card payment processor.
2) **Card Processor:** A card payment processor (First Data Corporation) processes the request, and deposits the funds into your business' merchant account.
3) **Merchant Account:** Your business needs a Merchant Account to receive the funds. A Merchant Account is necessary because the special requirements of a merchant account reduce card fraud. The merchant account provider deducts and disperses the fees and automatically moves the collected funds (less transaction fees) to your business bank account. The merchant account provider typically provides you with a monthly statement that shows a summary of your transactions as well as individual transaction details.
4) **Bank Account:** The business' bank account is typically the same one you would use to conduct business.

Services and Fees:

Each of the above functions is a separate independent business. Paymetron and your merchant account provider maintain the relationship with the card payment processor on behalf of your business.

Services are rendered and fees are charged by each of the four businesses:

1) Paymetron earns a fee by providing the payment collection software (many features are described in the users guide), and by providing and maintaining a connection to the card payment processor.
2) The card payment processor manages payment collection and provides data to the card company which then, through its affiliates (Visa and MasterCard issuers) bills the holder of the card. Most of the discounts and fees shown on the merchant account statement actually go to the card payment processor and its affiliates (Visa card issuers).
3) The merchant account provider receives part of the fees shown on the merchant account statement for a banking function that includes bearing the risk of fraudulent charges.
4) Your bank charges the normal fees associated with a bank account.

Commonly Asked Questions and Answers:

Why does this process require so much paperwork?

- There are three new business relationships in addition to your business' normal banking relationship.
- The merchant account provider and payment processor set the merchant account requirements, which are stringent.

Why does this process have to be so complicated?

- This is how the market has developed. Each function has developed as a separate business; therefore, they are all required in order to process card payments.

How do I know I am getting good rates?

- Comparison-shopping helps, but specific attention to discount rates is required.
- Merchant account providers' typically quote their lowest discount rates, but if you read the fine print, you will discover there are a variety of rates that may apply based on different qualifying factors. For example, your business will often not have the card available when a charge is made. This often results in a "non-qualified" rate that can be much higher than the low rate you are first shown. If the relationship with the merchant account provider is carelessly arranged, the best discount rates are often not achieved. With Paymetron and MerchantWarehouse as a merchant account provider, you will consistently achieve the low rates that you expect.